

EXHIBIT 861

# CERTIFICATE OF PUBLICATION

From THE NEWS-POST      Frederick, Md.

Donald E. Manger, Solicitor  
717 Frederick Road  
Catonsville, Maryland 21228

**SUBSTITUTE  
TRUSTEE'S SALE  
MIDDLETOWN  
"FOUNTAINDALE SOUTH"  
ATTRACTIVE, 3 BEDROOM  
SPLIT FOYER HOME  
WITH GARAGE, POOL, FIREPLACE, DECKS  
KNOWN AS  
7019 WILLOW TREE DRIVE  
(Off Old National Pike,  
Just East of Middletown)  
FREDERICK COUNTY, MARYLAND  
SALE ON PREMISES  
TUESDAY, AUGUST 25, 1987  
AT 11:00 A.M.**

Under and by virtue of the power of sale contained in a certain Deed of Trust from Edward C. Wheatley and Sandra Wheatley, his wife to E. M. Joyner and J. R. Wentz, Trustees, dated December 29, 1984, and recorded among the land records of Frederick County, Maryland, in Liber 1267, folio 876, the holder of the indebtedness secured thereby having appointed Donald E. Manger to act as Substitute Trustee, in place and stead of the aforementioned Trustees, by instrument duly executed, acknowledged and recorded among the Land Records aforesaid, default having occurred under the terms thereof and at the request of the party secured thereby, the undersigned Substitute Trustee will sell at Public Auction, on the premises, the following:

All that lot of ground and the improvements thereon, situated and lying in Frederick County, Maryland and described as follows:

Lot 15, Block H, as laid out on a Plat Entitled Fountaindale South, Frederick County, Maryland, commonly known as 7019 Willow Tree Drive, Middletown, Maryland 21769, and more particularly described in that certain instrument recorded among the Land Records of said county at Liber No. 1036, folio 430.

The property is improved by an aluminum sided split-foyer home, containing: foyer, living room, dining room, kitchen, 3 bedrooms, 1 1/2 baths, den, recreation room and laundry room; electric heat pump and central air conditioning; 2-car attached garage; fireplace; pool with shed; and 2 sun decks.

The property will be sold subject to a prior Deed of Trust to 1st Federal Savings and Loan Association of Hagerstown, dated January 28, 1977 in the original amount of \$38,900. The exact amount due thereon will be announced at time of sale.

**TERMS OF SALE:** A cash deposit, certified check or cashier's check of \$10,000 will be required of the purchaser at time and place of sale. Balance to be paid in cash within five days following final ratification of the sale by the Circuit Court for Frederick County. Interest to be charged on the unpaid purchase money, at the rate stated in the foreclosed Deed of Trust note, from date of sale to date of settlement. All adjustments as of date of sale. Taxes and all other public charges and assessments, payable on an annual basis, including sanitary and/or metropolitan district charges, if any, to be adjusted for the current year to date of sale and assumed thereafter by the purchaser. The property will be sold in "AS IS" condition, without express or implied warranty as to the nature and description of the improvements as contained herein; and subject to easements, agreements, restrictions or covenants of record affecting same, if any. Cost of all documentary stamps and transfer taxes to be paid by the purchaser.

**DONALD E. MANGER,  
Substitute Trustee**

A. J. BILLIG & CO., Auctioneers  
16 E. Fayette St., Balto., MD 21202 (301) 752-8440

Frederick, Md.

Oct. 7, 1987

This is to certify that the annexed

Trustee's Sale

was published in

Fred. News + Post

a newspapers published in Frederick County on the following

dates:

Oct 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31 / 87

THE NEWS-POST

Per

Ruth Grob